IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/765,137 Confirmation No.: 7821

Applicant : Adams
Filed : 01/18/2001

Title : Network Based Loan Approval and Document Origination

System

TC/Art Unit : 3691

Examiner: : Akintola, Olabode

Docket No. : JPM-052 Customer No. : **70813**

MAIL STOP AMENDMENT
Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

REQUEST FOR RECONSIDERATION

In response to the Office Action dated December 17, 2010, please enter the following amendments:

A listing of claims begins on page 2 of this paper.

Remarks begin on page 9 of this paper.